



Order Filed on December 8, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

IN RE:

GEORGE R. LABRUTTO  
DEBBIE D. RAGONA

**Case No.: 14-14557 VFP**

**Hearing Date: 12/7/2017**

**Judge: VINCENT F. PAPALIA**

**Debtor is Entitled To Discharge**

**ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: December 8, 2017**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia  
United States Bankruptcy Judge**

Case No.: 14-14557 VFP

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

---

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 11/15/2017, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 4/1/2014, the Debtor shall pay the Standing Trustee  
the sum of \$12,974.00 paid into date over 44 month(s), and then  
the sum of \$270.00 for a period of 16 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
George R. LaBrutto  
Debbie D. Ragona  
DebtorsCase No. 14-14557-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.  
db/jdb George R. LaBrutto, Debbie D. Ragona, 276 Seaton Avenue, Roselle Park, NJ 07204-1537

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Loss Mitigation Wells Fargo Bank, NA NJECFMAIL@mw-c-law.com  
 Alexandra T. Garcia on behalf of Creditor Wells Fargo Bank N.A. NJECFMAIL@mw-c-law.com  
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Jessica M. Minneci on behalf of Joint Debtor Debbie D. Ragona jminneci@middlebrooksshapiro.com  
 Jessica M. Minneci on behalf of Debtor George R. LaBrutto jminneci@middlebrooksshapiro.com  
 Joseph M. Shapiro on behalf of Joint Debtor Debbie D. Ragona jshapiro@middlebrooksshapiro.com  
 Joseph M. Shapiro on behalf of Debtor George R. LaBrutto jshapiro@middlebrooksshapiro.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Melinda D. Middlebrooks on behalf of Joint Debtor Debbie D. Ragona  
 middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
 Melinda D. Middlebrooks on behalf of Debtor George R. LaBrutto  
 middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
 Phillip B. Linder on behalf of Debtor George R. LaBrutto pbl@linderlawyers.com  
 Phillip B. Linder on behalf of Joint Debtor Debbie D. Ragona pbl@linderlawyers.com  
 R. A. Lebron on behalf of Loss Mitigation CitiMortgage, Inc. bankruptcy@feinsuch.com  
 R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com

TOTAL: 14